

**Information to identify the case:**

Debtor 1	<u>Virginia G. Burl</u>	Social Security number or ITIN	xxx-xx-8749
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-26713-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Virginia G. Burl

12/9/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Virginia G. Burl  
Debtor

Case No. 19-26713-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 09, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2024:

Recip ID	Recipient Name and Address
db	+ Virginia G. Burl, 153 Hillcrest Ave., Somerset, NJ 08873-2436
cr	+ Christiana Trust as Custodian for GSRAZ-Z, LLC, Po Box 71276, Philadelphia, PA 19176-6276
518435889	+ COLLECTRON OF ATLANTA/CARTER-YOUNG, ATTENTION: BANKRUPTCY, PO BOX 92269, ATLANTA, GA 30314-0269
518435887	+ Christiana Trust as Custodian Gran-Z Inc, PO Box 71276, Philadelphia, PA 19176-6276
518539339	+ Christiana Trust as Custodian for, GSRAN-Z,LLC, c/o Bruce C. Truesdal, P.C., 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063
518535358	+ GSRAN-Z, LLC, PO Box 71276, Philadelphia, PA 19176-6276
518435893	+ Pellegrino & Feldstein LLC, Denville Law Center, 290 Route 46 West, Denville, NJ 07834-1239
518435894	+ Powerback Rehabilitation, PO Box 206894, Dallas, TX 75320-6894
518435898	+ US Bank Cut for pC7, 50 South 16th Street, Suite 2050, Philadelphia, PA 19102-2516

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2024 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2024 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518435886	+ EDI: WFNNB.COM	Dec 10 2024 01:27:00	CATHERINES/COMENITY, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518435888	+ EDI: CITICORP	Dec 10 2024 01:27:00	CITIBANK, ATTN: RECOVERY/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
518435890	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 09 2024 20:51:49	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518435891	EDI: CITICORP	Dec 10 2024 01:27:00	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
518556838	EDI: Q3G.COM	Dec 10 2024 01:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518446937	Email/PDF: resurgentbknotifications@resurgent.com	Dec 09 2024 20:52:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518435892	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 09 2024 21:04:50	LVNV Funding, LLC, PO Box 98878, Las Vegas, NV 89193-8878
520406323	+ Email/Text: mtgbk@shellpointmtg.com	Dec 09 2024 20:40:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826

District/off: 0312-3

User: admin

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520406322	Email/Text: mtgbk@shellpointmtg.com	Dec 09 2024 20:40:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
518522065	EDI: PRA.COM	Dec 10 2024 01:27:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518547820	EDI: Q3G.COM	Dec 10 2024 01:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518435895	+ Email/Text: rwjebn@rwjbh.org	Dec 09 2024 20:42:00	RWJ University Hospital, PO Box 21356, New York, NY 10087-1356
518435897	+ EDI: SYNC	Dec 10 2024 01:27:00	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
518435896	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 09 2024 20:40:00	Specialized Loan Servi, 6200 S Quebec St, Greenwood Village, CO 80111-4720
519563700	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 09 2024 20:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
519563699	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 09 2024 20:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518440360	^ MEBN	Dec 09 2024 20:42:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518548666	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 09 2024 20:40:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

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docs@russotrustee.com

Bruce C. Truesdale

on behalf of Creditor Christiana Trust as Custodian for GSRAZ-Z LLC brucectruesdalepc@gmail.com,  
bctpcfcf@gmail.com;r49787@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Towd Point Mortgage Trust Asset-Backed Securities Series 2019-SJ2, U.S. Bank National Association. As  
Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor Towd Point Mortgage Trust Asset-Backed Securities Series 2022-SJ1, U.S. Bank National Association, as  
Indenture Trustee josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Towd Point Mortgage Trust Asset-Backed Securities Series 2019-SJ2, U.S. Bank National Association. As  
Indenture Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Russell L. Low

on behalf of Debtor Virginia G. Burl ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8